

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Beth Marie Skrocki
 Debtor

Case No. 16-15696-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db +Beth Marie Skrocki, 1005 Tuckerton Road, Reading, PA 19605-1062
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13774735 +Arcadia, PO Box 6768, Reading, PA 19610-0768
 13774736 +Arvix LLC, 2500 Ridgpoint Drive, Suite 105C, Austin, TX 78754-5250
 13774738 +Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 13774739 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 13774744 +David John Skrocki, 1005 Tuckerton Road, Reading, PA 19605-1062
 13774745 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 13774748 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 13774752 +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13782274 +JPMorgan Chase Bank, National Association, KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 13774761 +Muhlenberg Area Ambulance, PO Box 206, Temple, PA 19560-0206
 13774762 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
 13774763 +Reading Health System, PO Box 70894, Philadelphia, PA 19176-5894
 13774764 +Receivables Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
 13774765 +Receivables Management Services, P.O. Box 341449, Austin, TX 78734-0025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QLEFELDMAN.COM Nov 19 2016 02:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Nov 19 2016 02:29:59 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2016 02:28:34
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2016 02:30:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13774737 +EDI: BANKAMER.COM Nov 19 2016 02:08:00 Bank Of America, Nc4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 13774746 +E-mail/Text: bknotice@erccollections.com Nov 19 2016 02:29:47 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13774766 +EDI: VERIZONEAST.COM Nov 19 2016 02:08:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225
 13774767 +E-mail/Text: krishna.patel@vonage.com Nov 19 2016 02:30:00 Vonage, 23 Main Street,
 Holmdel, NJ 07733-2136
 13774768 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo, Wells Fargo Bank, PO Box 5185,
 Sioux Falls, SD 57117-5185
 13786756 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13774734 Aes/aes Grants Spcl
 13774740* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 13774741* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 13774742* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 13774743* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 13774747* +ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13774749* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 13774750* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 13774751* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 13774753* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774754* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774755* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774756* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774757* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774758* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774759* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774760* +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 13774769* +Wells Fargo, Wells Fargo Bank, PO Box 5185, Sioux Falls, SD 57117-5185

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Debtor Beth Marie Skrocki tobykmendelson@comcast.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Beth Marie Skrocki	Social Security number or ITIN	xxx-xx-5571
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15696-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Beth Marie Skrocki
fka Beth Marie Hain

11/17/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.